

**IN THE UNITED STATES BANKRUPTCY COURT**  
**FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

---

IN RE: Kenneth Patrick Ray aka Kenneth P Ray  
Debtor(s)

CHAPTER 7

M&T BANK

Moving Party

vs.

Kenneth Patrick Ray aka Kenneth P Ray  
Debtor(s)

NO. 22-00036 HWV

Kara Katherine Gendron

Trustee

11 U.S.C. Section 362

**CERTIFICATE OF CONCURRENCE**

Both, Debtor(s) and Trustee have concurred with the request for relief in this Motion.

Respectfully submitted,

/s/ Rebecca A. Solarz, Esquire

Rebecca A. Solarz, Esquire  
Attorneys for Movant/Applicant